



Mortgage Servicing | 1 Corporate Drive | Suite 360 | Lake Zurich, IL 60047-8945
Customer Service 855-447-7212

April 02, 2019

FIRST CLASS MAIL

MS1770

Rachel Corina Luna
16022 Kube CT
Jersey Village TX 77040-

Loan Number: [REDACTED]

Description of Mortgaged Property: 16022 Kube CT
Jersey Village TX 77040

THIS DOCUMENT IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT IN VIOLATION OF THE AUTOMATIC STAY OR THE DISCHARGE INJUNCTION OR AN ATTEMPT TO RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Notice of Acceleration

Dear Rachel Corina Luna :

PLEASE TAKE NOTICE, as a result of your failure to cure the default on the Note that is secured by a Mortgage or Deed of Trust, as applicable (Security Instrument) the entire amount of the outstanding balance of principal and interest of the Note has been, and is hereby, declared accelerated and immediately due and payable. Demand is hereby made for the immediate payment of the total principal balance plus interest, costs and fees, and advances if any as of the date of this notice. The amount owed as of the date of this letter is \$ 338,691.71 plus unpaid interest that has accrued since the date of default ("Accelerated Amount").

2. You may have the right, by law and/or through your Security Instrument and Note, to reinstate your loan after acceleration. The Reinstatement Amount is the sum of a) the amount which is due under the Security Instrument and Note as if no acceleration has occurred; and b) expenses incurred in enforcing the Security Instrument and the Note, which includes, but is not limited to, attorney fees. As of the date of this notice the Reinstatement Amount is \$ 41,453.79.

3. Interest and other charges may vary from day to day and will continue to accrue; therefore, the Accelerated Amount and, if applicable, Reinstatement Amount may be greater after the date of this notice. To obtain additional information or updated figures for the Accelerated Amount and, if applicable, Reinstatement Amount, please contact us at 1-855-447-7213.

LM683/DMI

EXHIBIT H



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April 02, 2019

Loan Number: [REDACTED]

4. Since you have failed to cure the default, we are proceeding with foreclosure by either non-judicial proceeding or foreclosure by judicial proceeding as applicable, and the sale of the Property, in which we shall be entitled to collect all expenses incurred in pursuing the remedies available to us including, but not limited to, attorney's fees and any other remedies provided in the Note, Security Instrument, and applicable Federal and State laws. If you have recently submitted a loss mitigation application please see paragraph 9 below.

5. If you make a payment that is less than the Accelerated Amount or, if applicable, less than the Reinstatement Amount, we may credit your payment to your account or place the monies in a suspense account and continue to either refer the loan to counsel to foreclose or, if the loan has been already referred to counsel, continue with the foreclosure. The application of the payments to your account is not to be construed as a waiver or modification of any of our rights or remedies.

6. Payment must be in cashier's check, certified check, or money order and payable to us at the address stated below. Please include your loan number on any payment or correspondence. Payment shall be sent to:

Nations Direct Mortgage, LLC
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

7. Nothing in this Notice is intended to waive or modify any of our rights or remedies.

8. If you disagree with any portion of this Notice of Acceleration you may contact us at 1-855-447-7213.

9. If you have submitted a complete Borrower response package and your loan is being considered for Loss Mitigation this does not affect the Loss Mitigation process and we will not proceed with the foreclosure process unless your application is denied and any applicable appeal period has expired. If you have any questions, please call the Loss Mitigation Department at 1-888-395-3997, Monday through Friday, 8:00 a.m. to 5:00 p.m., CST.

Sincerely,

Loan Servicing

LM683/DMI



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April 02, 2019

CERTIFIED MAIL

MS1770

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